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## **DETAILED ACTION**

### **EXAMINER'S AMENDMENT**

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with John Zanghi on April 7, 2010.

Claims:

23. (Currently Amended) A method of processing a transaction carried out over a network between a financial account holder and a participating entity, said method comprising the steps of:

- (a) receiving a purchase request of a buyer from the participating entity indicating that the buyer desires to carry out a transaction with the entity, said transaction including the buyer purchasing one or more selected items;
- (b) authenticating the buyer as the financial account holder;
- (c) establishing transaction fulfillment data, said transaction fulfillment data indicating a delivery destination for the selected items, wherein establishing the transaction fulfillment data includes using a previously obtained destination as the delivery destination for the selected items when an alternate destination is not obtained;

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- (d) communicating the transaction fulfillment data to the participating entity;
- (e) receiving transaction details from the participating entity, said transaction details including a cost for the selected items;
- (f) authorizing, via a processor, completion of the transaction and establishing an authorization code therefor; and,
- (g) communicating the authorization code for the transaction to the participating entity.

26. (Currently Amended) A method of processing transactions carried out over a network between account holders and participating entities, said method comprising the steps of:

- (a) obtaining restriction instructions from account holders;
- (b) receiving a purchase request of a buyer from a participating entity indicating that the buyer desires to carry out a transaction with the entity, said transaction including the buyer purchasing one or more selected items;
- (c) authenticating the buyer as an account holder;
- (d) receiving transaction details from the participating entity, said transaction details including one or more terms for the purchase;
- (e) authorizing, via a processor, completion of the transaction and establishing an authorization code therefor; and,
- (f) communicating the authorization code for the transaction to the participating entity.

31. (Currently Amended) A method of processing transactions carried out over a network between account holders and participating entities, said method comprising the steps of:

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(a) receiving a purchase request of a buyer from a participating entity indicating that the buyer desires to carry out a transaction with the entity, said transaction including the buyer purchasing one or more selected items;

(b) authenticating the buyer as an account holder;

(c) receiving transaction details from the participating entity, said transaction details including a cost for the purchase;

(d) authorizing, via a processor, completion of the transaction and establishing an authorization code therefor, wherein authorizing completion of the transaction and establishing an authorization code therefor includes:

transmitting the transaction details of the authenticated account holder directly to a funding source which determines if the account holder has one of sufficient funds on deposit with the funding source or sufficient credit available through the funding source to cover the cost of the purchase; and,

receiving the authorization code from the funding source;

and,

(e) communicating the authorization code for the transaction to the participating entity.

32. (Canceled)

33. (Canceled)

34. (Canceled)

35. (Canceled)

40. (Canceled)

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41. (Canceled)

42. (Canceled)

***Allowable Subject Matter***

Claims 23-24, 26-31, 36 and 38-39 are allowed.

***Reason for Allowance***

The following is a statement of reasons for the indication of allowable subject matter:

The claims are allowed in view of BPAI decision decided on January 21, 2010.

***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OLABODE AKINTOLA whose telephone number is (571)272-3629. The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Olabode Akintola/  
Examiner, Art Unit 3691